

Plan One

Hospital Intensive Care Protection

*Hospital Intensive Care
Unit Insurance*

*Supplemental Health
Insurance Coverage*

If you've ever been out of work because of a sickness or an injury, you know there are two things that are increasingly hard to come by:

***Peace of mind and
cash benefits.***

Our insurance policies
help provide both.



Underwritten by:
American Family Life Assurance
Company of Columbus

Hospital Intensive Care Protection

Hospital Intensive Care Unit Insurance

Policy Series A18400

The Need

Accidents and illnesses don't discriminate – they can happen to anyone, at any age. If you're seriously ill or injured, major medical insurance should cover the cost of treatment in a hospital intensive care unit. But there are some things major medical insurance won't address, like the day-to-day bills and living expenses that continue while you're trying to recover.

With Aflac's Hospital Intensive Care Protection insurance, you'll receive a daily benefit while you're in intensive care. You can use this benefit to help with those out-of-pocket expenses not covered by major medical. From the mortgage to the electric bill or any of your daily living expenses, Aflac just may help provide you with greater peace of mind.

The Hospital Intensive Care Protection Insurance Policy Has:

- **No coordination of benefits** – We pay regardless of any other insurance.
- **Portability** – Your coverage stays with you even when you change or leave your job.
- **No network restrictions** – You choose your own medical treatment provider.

What We Will Pay

Hospital Intensive Care Unit Benefit*

Aflac will pay the following benefits when a covered person incurs a charge for confinement in a hospital intensive care unit or a step-down intensive care unit for a covered sickness or injury:

Confinement in a Hospital Intensive Care Unit:

	Sickness	Injury
Days 1–7	\$ 700 per day	\$ 800 per day
Days 8–15	\$1,200 per day	\$1,300 per day

This benefit is limited to 15 days per period of confinement. No lifetime maximum.

Confinement in a Step-Down Intensive Care Unit:

Aflac will pay benefits for confinement in a step-down intensive care unit after exhaustion of benefits paid for confinement in a hospital intensive care unit or for Days 1–15 of a step-down intensive care unit confinement. This benefit is limited to 15 days per period of confinement. No lifetime maximum.

	Sickness	Injury
Days 1–15 (Step-Down Intensive Care Unit)	\$350 per day	\$350 per day
or Days 16–30 (Hospital Intensive Care Unit)	\$350 per day	\$350 per day

Benefits payable for confinement in a hospital intensive care unit or for confinement in a step-down intensive care unit are not payable on the same day. If a covered person is charged for both on the same day, only the highest eligible benefit will be paid. Treatment or confinement in a U.S. government hospital does not require a charge for benefits to be payable. Benefits reduce by one-half for losses incurred on or after the policy anniversary date following the 70th birthday of a covered person.

Progressive Benefit for Hospital Intensive Care Unit/Step-Down Intensive Care Unit Confinement*

A \$2 indemnity will accumulate for the named insured and the covered Spouse for each calendar month the policy remains in force after the Effective Date. This accumulated indemnity, if any, will be paid in addition to any benefits paid under the Hospital Intensive Care Unit Benefit. This progressive benefit will cease to build on the policy anniversary date following the 65th birthday of a covered person. Any amount accrued at the time this benefit ceases to build for a covered person will continue to be added to the benefit amount for all hospital intensive care unit/step-down intensive care unit confinements commencing prior to the policy anniversary date following the 70th birthday of a covered person. This accumulated benefit will be reduced by one-half for hospital intensive care unit/step-down intensive care unit confinements commencing on or after the policy anniversary date following the 70th birthday of a covered person. This benefit is not applicable and will not accrue to any covered person who has attained age 65 prior to the Effective Date of the policy. The named insured and covered Spouse, if any, are the only persons eligible for this benefit. Dependent Children do not qualify for this benefit. When a Spouse is added to an existing policy, this benefit will begin to accrue from the endorsement date adding such Spouse, provided the Spouse has not yet attained age 65.

*Benefits are not payable for confinement in a hospital intensive care unit under the Hospital Intensive Care Unit Benefit and the Progressive Benefit for Hospital Intensive Care Unit/Step-Down Intensive Care Unit Confinement for confinements in units such as telemetry or surgical recovery rooms, postanesthesia care units, progressive care units, intermediate care units, private monitored rooms, observation units located in emergency rooms or outpatient surgery units, step-down intensive care units, or other facilities that do not meet the standards for a hospital intensive care unit.

*Benefits are not payable for confinement in a step-down intensive care unit under the Hospital Intensive Care Unit Benefit and the Progressive Benefit for Hospital Intensive Care Unit/Step-Down Intensive Care Unit Confinement for confinements in units such as telemetry or surgical recovery rooms; postanesthesia care units; beds, wards, or private or semiprivate rooms with or without telemetry monitoring equipment; observation units located in emergency rooms or outpatient surgery units; emergency rooms; labor or delivery rooms; or other facilities that do not meet the standards for a step-down intensive care unit.

Ambulance Benefit

Aflac will pay \$250 for ground ambulance transportation of a covered person to and from a hospital where the covered person is confined in a hospital intensive care unit or step-down intensive care unit. Aflac will pay \$2,000 if air ambulance transportation of a covered person is required to and from a hospital where the covered person is confined in a hospital intensive care unit or step-down intensive care unit. The ambulance service must be performed by a licensed professional or licensed volunteer ambulance company. This benefit is limited to two trips per confinement. No lifetime maximum.

Major Human Organ Transplant Benefit

Aflac will pay \$25,000 as a result of a human organ transplant procedure when a covered person is confined in a hospital and receives one or more of the following human organs:

- Kidney
- Liver
- Pancreas
- Heart
- Lung

Transplant procedures involving more than one organ will be considered one organ transplant procedure. This benefit is not payable for tissue, cell, or fluid transplants, or transplants involving mechanical or nonhuman organs and is limited to one procedure per 180-day period. No lifetime maximum.

The policy has limitations and exclusions that may affect benefits payable.

This brochure is for illustrative purposes only. See the policy for complete details, definitions, limitations, and exclusions.

What Is Not Covered

Benefits payable under the policy will be reduced by one-half for losses that begin on or after the policy anniversary date following the 70th birthday of a covered person. Children born within ten months of the Effective Date of the policy will not be covered for any losses or confinements that occur or begin within the first 28 days of life. Benefits are not payable for losses or confinements that occur or begin before the policy Effective Date or after termination of the policy.

The policy does not cover losses caused by or resulting from:

- Intentionally self-inflicting bodily injury or attempting suicide;
- Participating in or attempting to participate in any illegal activity that is classified as a felony, if convicted (the term *felony* is as defined by the law of the jurisdiction in which the activity takes place);
- Being exposed to war or any act of war, declared or undeclared, or actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve;
- Having treatment for a mental or nervous disorder or disease; alcoholism or drug dependency; any loss sustained or contracted due, directly or indirectly, to a covered person's being intoxicated or under the influence of alcohol, drugs, or any narcotic unless administered on the advice of a physician and taken according to the physician's instructions (the term *intoxicated* refers to that condition as defined by the law of the jurisdiction in which the injury or cause of the loss occurred).

Please see the Hospital Intensive Care Unit Benefit and the Progressive Benefit for Hospital Intensive Care Unit/Step-Down Intensive Care Unit Confinement for other applicable limitations and exclusions.

A hospital does not include any institution, or part thereof, used as an emergency room; a hospice unit, including any bed designated as a hospice bed or a swing bed; a transitional care unit; a convalescent home; a rest or nursing facility; a psychiatric unit; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial or educational care, care or treatment for persons suffering from mental disease or disorders, care for the aged, or care for persons addicted to drugs or alcohol.

A physician does not include a member of your immediate family.

Terms You Need to Know

Effective Date: The *Effective Date* is the date coverage begins, as shown in the Policy Schedule. It is not the date you signed the application for coverage.

Family Coverage: Family Coverage includes the insured; Spouse; and dependent, unmarried children to age 25. *Spouse* is defined as the person to whom you are legally married and who is listed on your application. Newborn children are automatically covered under the terms of the policy from the moment of birth. However, children born within ten months of the Effective Date of the policy will not be covered for any losses or confinements that occur or begin within the first 28 days of life. If coverage is for individual or named insured/Spouse only, and you desire uninterrupted coverage for a newborn, you must notify Aflac in writing within 31 days of the birth of your child, and Aflac will convert the policy to one-parent family or two-parent family coverage and advise you of the additional premium due. Coverage will include any other unmarried Dependent Child, regardless of age, who is incapable of self-sustaining employment by reason of mental retardation or physical handicap, and who became so incapacitated prior to age 25 and while covered under the policy. *Dependent Children* are your natural children, stepchildren, legally adopted children, foster children, or children in your custodial care who are unmarried, under age 25, and legal dependents for federal tax exemption purposes. **A Dependent Child (including persons incapable of self-sustaining employment by reason of mental retardation or physical handicap) must be under age 25 at the time of application to be eligible for coverage.**

Guaranteed-Renewable: The policy is Guaranteed-Renewable for your lifetime with benefits reduced at age 70, subject to Aflac's right to change premiums by class upon any renewal date.

The policy to which this sales material pertains is written only in English; the policy prevails if interpretation of this material varies.



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